

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2009.
- 2) This case was confirmed on 09/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/11/2011.
- 5) The case was converted on 01/18/2011.
- 6) Number of months from filing to the last payment: 15
- 7) Number of months case was pending: 19
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 132,919.37
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 21,150.00
Less amount refunded to debtor	\$ 2,837.30
<b>NET RECEIPTS</b>	<b>\$ 18,312.70</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,800.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,137.51
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,937.51**

Attorney fees paid and disclosed by debtor **\$ 1,700.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DISCOVER FINANCIAL S	UNSECURED	8,752.00	9,804.03	9,804.03	586.60	.00
DISCOVER FINANCIAL S	UNSECURED	6,409.00	7,369.63	7,369.63	440.95	.00
BANK OF AMERICA HOME	SECURED	.00	.00	.00	.00	.00
BMW FINANCIAL SERVIC	SECURED	5,287.00	5,352.21	5,287.00	3,662.37	134.48
COOK COUNTY TREASURE	SECURED	1,270.85	.00	1,270.85	1,270.85	15.69
COUNTRYWIDE HOME LOA	SECURED	164,433.00	.00	.00	.00	.00
AMERICAN EXPRESS	UNSECURED	17,271.00	17,271.77	17,271.77	1,033.43	.00
AMERICAN EXPRESS	UNSECURED	2,446.00	2,446.93	2,446.93	146.42	.00
AMERICAN EXPRESS	UNSECURED	1,076.00	1,076.03	1,076.03	51.10	.00
AMERICAN EXPRESS	UNSECURED	739.00	739.05	739.05	35.08	.00
AMERICAN EXPRESS	UNSECURED	667.00	667.06	667.06	31.66	.00
AMERICAN EXPRESS	UNSECURED	614.00	NA	NA	.00	.00
FIA CARD SERVICES	UNSECURED	30,857.00	31,956.62	31,956.62	1,912.08	.00
ROUNDUP FUNDING LLC	UNSECURED	1,472.00	1,716.94	1,716.94	102.72	.00
PRA RECEIVABLES MANA	UNSECURED	620.00	762.06	762.06	36.19	.00
JEFFERSON CAPITAL SY	UNSECURED	10,510.00	11,493.26	11,493.26	687.67	.00
BILL ME LATE	UNSECURED	84.71	NA	NA	.00	.00
BLATT HASENMILLER LE	OTHER	.00	NA	NA	.00	.00
BMW FINANCIAL SERVIC	UNSECURED	NA	.00	64.92	.00	.00
CAPITAL ONE	UNSECURED	2,597.00	2,686.22	2,686.22	160.73	.00
CORTRUST BANK	UNSECURED	406.00	414.05	414.05	16.87	.00
ECAST SETTLEMENT COR	UNSECURED	22,222.00	24,731.67	24,731.67	1,479.78	.00
ECAST SETTLEMENT COR	UNSECURED	5,245.00	5,964.84	5,964.84	356.89	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	3,236.00	3,236.52	3,236.52	193.67	.00
ECAST SETTLEMENT COR	UNSECURED	3,106.00	3,106.85	3,106.85	185.90	.00
ECAST SETTLEMENT COR	UNSECURED	1,320.00	1,320.83	1,320.83	70.83	.00
PRA RECEIVABLES MANA	UNSECURED	421.00	596.69	596.69	35.70	.00
ECAST SETTLEMENT COR	UNSECURED	1,441.00	1,621.24	1,621.24	86.96	.00
ECAST SETTLEMENT COR	UNSECURED	641.00	856.23	856.23	51.23	.00
PRA RECEIVABLES MANA	UNSECURED	1,218.00	1,606.50	1,606.50	86.14	.00
NATIONAL CAPITAL MGM	UNSECURED	1,958.00	2,110.45	2,110.45	113.17	.00
PRA RECEIVABLES MANA	UNSECURED	7,128.00	7,584.55	7,584.55	453.80	.00
PRA RECEIVABLES MANA	UNSECURED	6,787.00	7,788.36	7,788.36	466.00	.00
CREDIT PROTECTION AS	UNSECURED	376.87	NA	NA	.00	.00
DIRECT MERCHANTS BAN	UNSECURED	3,186.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	944.00	1,139.70	1,139.70	54.11	.00
EXXMBLCITI	UNSECURED	90.00	NA	NA	.00	.00
FIFTH THIRD BANK	UNSECURED	2,860.00	NA	NA	.00	.00
FIRST NATL BK OF MAR	UNSECURED	983.00	NA	NA	.00	.00
FREEDMAN ANSELMO LIN	OTHER	.00	NA	NA	.00	.00
CR EVERGREEN LLC	UNSECURED	2,313.00	2,617.37	2,617.37	140.49	.00
PRA RECEIVABLES MANA	UNSECURED	284.00	313.86	313.86	16.84	.00
PRA RECEIVABLES MANA	UNSECURED	2,388.00	2,157.86	2,157.86	115.73	.00
PRA RECEIVABLES MANA	UNSECURED	599.00	636.41	636.41	34.15	.00
PRA RECEIVABLES MANA	UNSECURED	569.00	723.00	723.00	34.31	.00
PRA RECEIVABLES MANA	UNSECURED	7,946.00	8,305.47	8,305.47	496.96	.00
PRA RECEIVABLES MANA	UNSECURED	4,379.00	5,063.10	5,063.10	302.94	.00
HSBC BANK	UNSECURED	2,067.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	477.00	548.10	548.10	32.79	.00
PRA RECEIVABLES MANA	UNSECURED	395.00	571.00	571.00	34.16	.00
LOAN SHOP ONLINE	UNSECURED	300.00	NA	NA	.00	.00
DEPT STORES NATL BK/	UNSECURED	193.00	331.38	331.38	15.73	.00
MICHAEL D FINE	OTHER	.00	NA	NA	.00	.00
MY CASH NOW	UNSECURED	309.27	NA	NA	.00	.00
FIFTH THIRD BANK	OTHER	.00	NA	NA	.00	.00
NEXTCARD	UNSECURED	5,468.00	NA	NA	.00	.00
PLATINUM RECOVERY SO	OTHER	.00	NA	NA	.00	.00
SHELL OIL CITIBANK	UNSECURED	660.00	NA	NA	.00	.00
STICKLY AUDI WELLS F	UNSECURED	190.00	NA	NA	.00	.00
US BANK NA/ND	UNSECURED	2,793.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	332.00	462.11	462.11	15.89	.00
BMW BANK OF NORTH AM	UNSECURED	2,815.00	2,943.67	2,943.67	176.13	.00
WELLS FARGO FINANCIA	SECURED	NA	296.26	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	5,287.00	3,662.37	134.48
All Other Secured	<u>1,270.85</u>	<u>1,270.85</u>	<u>15.69</u>
<b>TOTAL SECURED:</b>	6,557.85	4,933.22	150.17
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	174,806.33	10,291.80	.00

**Disbursements:**

Expenses of Administration	\$ 2,937.51	
Disbursements to Creditors	\$ 15,375.19	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,312.70

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/22/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.